Certificate Number: 14912-CAC-DE-037109652

Bankruptcy Case Number: 22-16267



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 13, 2023</u>, at <u>7:01</u> o'clock <u>PM EST</u>, <u>Rafael Alfaro</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Central</u> District of California.

Date: January 16, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor